Applicant(s):

Odegaard, et al.

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Examiner:

TBA

TITLE:

SYSTEM AND METHOD FOR A FINANCIAL PLANNING

COMPETITION

POWER OF ATTORNEY BY ASSIGNEE AND CERTIFICATE UNDER 37 CFR 3.73(b)

OCT 1 5 2002

AMERICAN EXPRESS TRAVEL RELATED SERVICES COMPANY, INC. (hereinafter "Assignee"), a corporation having a place of business at General Counsel's Office, American Express Tower, World Financial Center, New York, New York 10285-4900, certifies that to the best of Assignee's knowledge and belief, it is the assignee of the entire right, title, and interest in and to the above-captioned United States patent application and represents that the undersigned is a representative authorized and empowered to sign on behalf of the Assignee.

Ownership of the above-identified patent application is established by virtue of the following documentary evidence that has been reviewed by the undersigned:

Assignments from the inventor(s) of the patent application identified above. assignments were recorded in the Patent and Trademark Office at Reel 012584, Frame 0861 and Reel 012696. Frame 0593, or for which a copy thereof is attached.

AMERICAN EXPRESS TRAVEL RELATED SERVICES COMPANY, INC., the Assignee of the entire right, title, and interest in and to the above-captioned United States patent application and all inventions disclosed and claimed therein, hereby appoints as its attorneys to prosecute the above-captioned United States patent application and to transact all business in the United States Patent and Trademark Office connected therewith and with the resulting patent, individually and collectively:

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and the registered attorneys associated with Snell & Wilmer's Customer Number 020322.

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By:

Stephen P. Norman

Title: Secretary

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